## Recapture Tax Adjusted Qualifying Incomes by Household Size

|                      | Region I           |           | Region II          |           | Region III         |           |
|----------------------|--------------------|-----------|--------------------|-----------|--------------------|-----------|
| Sale Date of Home/   | Qualified Income % |           | Qualified Income % |           | Qualified Income % |           |
| Holding Period %     | 2 or less          | 3+        | 2 or less          | 3+        | 2 or less          | 3+        |
| 0 - 11months / 20%   | \$93,000           | \$106,950 | \$95,300           | \$109,590 | \$74,000           | \$85,100  |
| 12 - 23 months / 40% | \$97,650           | \$112,297 | \$100,065          | \$115,069 | \$77,700           | \$89,355  |
| 24 - 35 months / 60% | \$102,532          | \$117,911 | \$105,068          | \$120,822 | \$81,585           | \$93,822  |
| 36 - 47 months / 80% | \$107,658          | \$123,806 | \$110,321          | \$126,863 | \$85,664           | \$98,513  |
| 48 - 59 months /100% | \$113,040          | \$129,996 | \$115,837          | \$133,206 | \$89,947           | \$103,438 |
| 60 - 71 months / 80% | \$118,692          | \$136,495 | \$121,628          | \$139,866 | \$94,444           | \$108,609 |
| 72 - 83 months / 60% | \$124,626          | \$143,319 | \$127,709          | \$146,859 | \$99,166           | \$114,039 |
| 84 - 95 months / 40% | \$130,857          | \$150,484 | \$134,094          | \$154,201 | \$104,124          | \$119,740 |
| 96-107 months / 20%  | \$137,399          | \$158,008 | \$140,798          | \$161,911 | \$109,330          | \$125,727 |

\*Region I - Portland HMFA - Cumberland County: Cape Elizabeth, Casco, Chebeaque Island, Cumberland, Falmouth, Freeport, Frye Island, Gorham, Gray, Long Island, North Yarmouth, Portland, Raymond, Scarborough, South Portland, Standish, Westbrook, Windham and Yarmouth . York County: Buxton, Hollis, Limington, Old Orchard Beach \*Region II-York-Kittery-So. Berwick HMFA: Berwick, Eliot, Kittery, South Berwick, York

Region III - Bangor HMFA:Bangor, Brewer, Eddington, Glenburn, Hampden, Hermon, Holden, Kenduskeag, Milford, Old Town, Orono, Orrington, Penobscot Indian Island Reservation, Veazie

|                      | Region IV          |           | Region V           |           | Region VI          |           |
|----------------------|--------------------|-----------|--------------------|-----------|--------------------|-----------|
| Sale Date of Home/   | Qualified Income % |           | Qualified Income % |           | Qualified Income % |           |
| Holding Period %     | 2 or less          | 3+        | 2 or less          | 3+        | 2 or less          | 3+        |
| 0 - 11months / 20%   | \$74,350           | \$85,500  | \$74,370           | \$85,500  | \$74,490           | \$85,650  |
| 12 - 23 months / 40% | \$78,067           | \$89,775  | \$78,088           | \$89,775  | \$78,214           | \$89,932  |
| 24 - 35 months / 60% | \$81,970           | \$94,263  | \$81,992           | \$94,263  | \$82,124           | \$94,428  |
| 36 - 47 months / 80% | \$86,068           | \$98,976  | \$86,091           | \$98,976  | \$86,230           | \$99,149  |
| 48 - 59 months /100% | \$90,371           | \$103,924 | \$90,395           | \$103,924 | \$90,541           | \$104,106 |
| 60 - 71 months / 80% | \$94,889           | \$109,120 | \$94,914           | \$109,120 | \$95,068           | \$109,311 |
| 72 - 83 months / 60% | \$99,633           | \$114,576 | \$99,659           | \$114,576 | \$99,821           | \$114,776 |
| 84 - 95 months / 40% | \$104,614          | \$120,304 | \$104,641          | \$120,304 | \$104,812          | \$120,514 |
| 96-107 months / 20%  | \$109,844          | \$126,319 | \$109,873          | \$126,319 | \$110,052          | \$126,539 |

\*Region IV -Cumberland County: Non HMFA towns and cities \*Region V - Sagadahoc County: All towns and Cities \*Region VI- York County Non-HMFA: All Towns and Cities

|                      | Region VII         |           | Region VIII        |           | Region IX          |           |
|----------------------|--------------------|-----------|--------------------|-----------|--------------------|-----------|
| Sale Date of Home/   | Qualified Income % |           | Qualified Income % |           | Qualified Income % |           |
| Holding Period %     | 2 or less          | 3+        | 2 or less          | 3+        | 2 or less          | 3+        |
| 0 - 11months / 20%   | \$72,600           | \$83,450  | \$87,120           | \$101,640 | \$111,600          | \$130,200 |
| 12 - 23 months / 40% | \$76,230           | \$87,622  | \$91,476           | \$106,722 | \$117,180          | \$136,710 |
| 24 - 35 months / 60% | \$80,041           | \$92,003  | \$96,049           | \$112,058 | \$123,039          | \$143,545 |
| 36 - 47 months / 80% | \$84,043           | \$96,603  | \$100,851          | \$117,660 | \$129,190          | \$150,722 |
| 48 - 59 months /100% | \$88,245           | \$101,433 | \$105,893          | \$123,543 | \$135,649          | \$158,258 |
| 60 - 71 months / 80% | \$92,657           | \$106,504 | \$111,187          | \$129,720 | \$142,431          | \$166,170 |
| 72 - 83 months / 60% | \$97,289           | \$111,829 | \$116,746          | \$136,206 | \$149,552          | \$174,478 |
| 84 - 95 months / 40% | \$102,153          | \$117,420 | \$122,583          | \$143,016 | \$157,029          | \$183,201 |
| 96-107 months / 20%  | \$107,260          | \$123,291 | \$128,712          | \$150,166 | \$164,880          | \$192,361 |

\*Region VII - All other towns and cities in the state including Penobscot County Non HMFA towns and cities

\*Region VIII-Target Areas in Androscoggin County: Qualified Census Tracts 0101.00 0201.00 0204.00; Penobscot County: 9400.00; Kennebec County: 0241.02

Region IX Target Areas in Cumberland County: Qualified Census Tracts 0005.00 0006.00

The above chart will be used to determine if recapture tax is due in the event I sell my home financed by Maine State Housing Authority within 9 years from the date of closing.

I acknowledge that I will not receive any additional information regarding recapture tax and that I should retain with my records this recapture tax chart and the Borrower Affidavit for nine years after I close on my Maine State Housing Authority loan.

Borrower: Co-Borrower/Title Holder:

Recapture Tax Chart Effective 06/15/19